2toLEAD

Finance AI Agent Playbook

Automate the Numbers. Amplify the Strategy.

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E-BOOK

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Introduction to Copilot Agents

What are Copilot Agents?

A Copilot Agent is an AI-powered digital assistant designed to help users' complete tasks, solve problems, and generate content through natural language interaction. Unlike traditional chat agents, Copilot Agents are conversational, goal-oriented, and context-aware, making them highly effective for a wide range of applications.

They leverage advanced language models to understand user intent, maintain coherent dialogue, and perform complex, multi-step tasks. These agents are often multimodal, capable of working with text, images, code, and more. These agents are typically integrated with tools, APIs, or internal systems to extend their functionality beyond simple conversation.

Real-world examples include Microsoft 365 Copilot, which assists with productivity tasks in Word, Excel, and Outlook; GitHub Copilot, which helps developers write and understand code; and custom-built Copilot Agents tailored for specific domains like customer support, education, or healthcare.

Building your own Copilot Agent allows you to tailor its capabilities to your unique workflows, integrate it with proprietary tools or data, and enhance productivity, creativity, and decision-making within your environment.

How Do Agents Differ from Traditional Chat Agents?

- **Smarter:** Uses advanced AI models (like GPT-4 or later) for deeper understanding and reasoning.
- **More Capable:** Can handle complex workflows, multi-step tasks, and dynamic user needs.
- **Context-Aware:** Maintains memory or session context to provide coherent, personalized assistance.

Why Build Your Own Agents?

- Tailor the agent to your unique workflows or business needs.
- Integrate with proprietary tools or data.
- Enhance productivity, creativity, and decision-making in your environment.

Privacy & Security

Copilot doesn't learn from individual user interactions in the way humans do. Instead, it relies on a vast amount of pre-existing data and continuous updates from its developers to improve its responses. This data includes books, articles, websites, and other text sources from trusted sources, ensuring the information provided is accurate and relevant.

While Copilot can remember the context of the current conversation to maintain coherence, it doesn't store personal data or learn from specific user interactions, ensuring your privacy and security. Additionally, users have the option to delete their Microsoft Copilot interaction history, which includes their prompts and the responses Copilot returns.

Integration with Organizational Data

Microsoft 365 Copilot's ability to leverage organizational data is a key differentiator. It integrates with various data sources within Microsoft 365, such as emails, Teams messages, SharePoint documents, and more. This integration allows Copilot to provide responses that are not only based on the user's prompt but also grounded in the data the user has access to within the organization. This ensures that the responses are relevant and tailored to the user's specific context.

For example, Copilot can:

- Summarize emails and documents from SharePoint and OneDrive.
- Retrieve information from Teams chats and meetings.
- Access calendar events to provide scheduling assistance.
- Utilize data from Dynamics 365 and other enterprise systems through Microsoft Graph connectors.

Enhancing Copilot with External Data

Copilot can also be extended to integrate with external data sources using Copilot connectors. These connectors allow organizations to bring in data from various systems, enhancing the AI-driven experience. For instance, you can use Microsoft Graph connectors to integrate data from non-Microsoft sources, providing a more comprehensive view and enabling more informed decision-making.

AI Use Cases for Finance

The Role of AI in Modern Finance

The Financial Services sector, including banking, insurance, and capital markets, is navigating a landscape shaped by fluctuating interest rates, inflationary pressures, evolving regulatory frameworks, and global economic shifts.

In this dynamic environment, institutions face several key challenges: rapidly adapting to change, leveraging emerging technologies, uncovering new competitive advantages, and transforming how they manage and deliver financial services to customers. Copilot Agents play a pivotal role in addressing these challenges by enhancing decision-making, streamlining operations, and enabling more personalized, data-driven financial experiences.

Opportunities to Impact Education

Copilot Agents unlock transformative opportunities across the Financial Services landscape by streamlining and enhancing high-impact functions. In banking, they optimize contact center operations through intelligent automation and real-time support, improving both efficiency and customer satisfaction. In insurance, they assist underwriters by accelerating data analysis, risk assessment, and policy recommendations.

Within capital markets, Copilot Agents support portfolio managers by surfacing insights, automating routine tasks, and enabling faster, more informed investment decisions. These capabilities empower organizations to operate more efficiently, deliver better client experiences, and stay competitive in a rapidly evolving financial ecosystem.

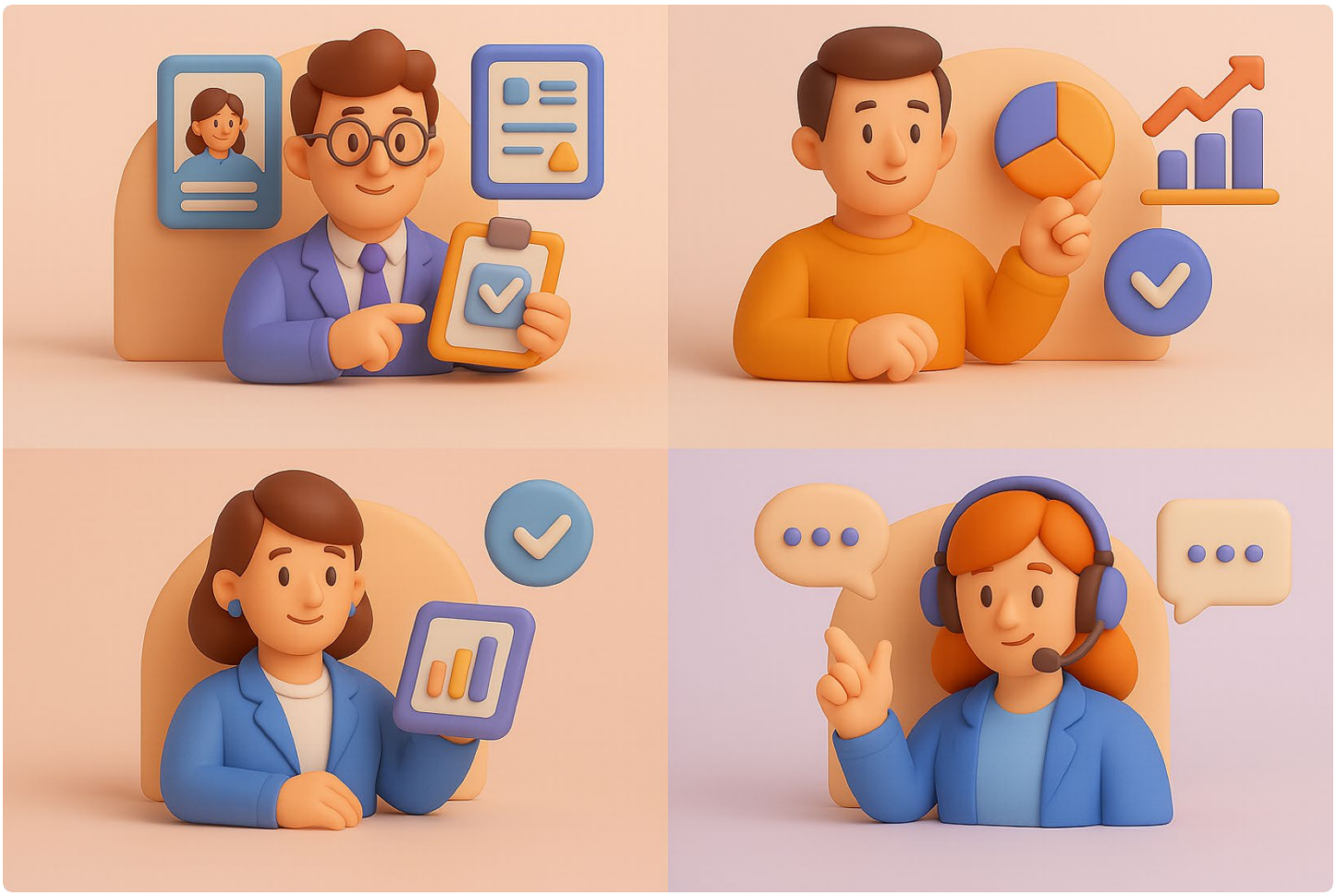
Increase Client Retention: Enhance operational efficiency to accelerate issue resolution, while equipping teams with intelligent tools for data-driven decision-making and strategic planning. This leads to improved customer satisfaction, greater customer lifetime value, and optimized investment portfolio performance.

Assets Under Management: Differentiate customer interactions to stand out from competitors and capture greater market share. Accelerate comprehensive portfolio evaluations with dynamic, market-responsive recommendations. Foster trust and confidence among clients, driving growth in the number of active investors.

Academic Advisor: Helping college students (or high schoolers) plan their course schedule and advise on degree requirements

Risk Management & Compliance: Deliver insights and generate content seamlessly within daily workflows, accelerate investigations, and enhance communication to proactively prevent and effectively resolve compliance issues.

Finance Roles Using AI



Underwriting

Description: Assesses risk and determines the terms and conditions for insurance or credit approval.

AI-Enhanced Productivity:

- Automates data collection and risk analysis from multiple sources.
- Generates risk profiles and policy recommendations.
- Flags anomalies and ensures compliance with underwriting guidelines.

Portfolio Manager

Description: Manages investment portfolios to meet client or institutional financial goals.

AI-Enhanced Productivity:

- Surfaces real-time market insights and trend analysis.
- Simulates portfolio performance under various scenarios.
- Automates reporting and generates personalized investment strategies.

Branch Manager

Description: Oversees school operations, manages staff, and ensures policy compliance.

AI-Enhanced Productivity:

- Monitors branch performance metrics and staff productivity.
- Provides insights to improve customer engagement and retention.
- Streamlines task delegation and operational workflows.

Customer Service Representative

Description: Supports clients by resolving inquiries and guiding them through financial products and services.

AI-Enhanced Productivity:

- Offers real-time suggested responses and next-best actions.
- Instantly retrieves customer history and relevant documentation.
- Reduces resolution time and enhances customer satisfaction.

Agent: Investment Memo

Agent Name: Investment Memo Generator

Agent Description

A powerful assistant for financial analysts, this agent streamlines the creation of first-draft investment memos and research reports. By ingesting key inputs, such as company financials, market research, and analyst notes—it compiles structured, professional-grade documents. Each memo includes essential sections like Company Overview, Financial Performance, Market Analysis, Risks, and Investment Recommendation.

AI-Enhanced Productivity

- Extracts and synthesizes relevant data from diverse sources
- Automatically generates clear, well-organized narrative content
- Saves analysts hours of manual work, enabling them to focus on validation, insights, and strategic decision-making

Tools Used

SharePoint / OneDrive: Store and retrieve source materials like spreadsheets, past memos, and analyst notes.

Excel: Reference financial data directly, with optional use of the Excel JavaScript API or Microsoft Graph API to extract values programmatically.

Azure OpenAI / Microsoft Copilot: Use large language models (LLMs) to generate the memo's narrative content based on the input data.

Power Automate / Logic Apps: Orchestrate the end-to-end process, collecting data, triggering content generation, and managing outputs.

Word (Online): Format and output the final investment memo in a clean, professional layout.

Teams / Outlook: Share the completed memo with stakeholders or collaborate on revisions in real time.

Key Actions & Data Flow

The process begins when an analyst activates the agent for a specific company or investment opportunity. The agent first gathers relevant data from various sources. This includes the past three years of financials, which may be pulled from Excel spreadsheets or a connected database, either through APIs or Microsoft 365 tools like Excel or Dataverse.

It also collects recent market research or news, sourced from an internal SharePoint library or, if permitted, an external API. Additionally, the agent retrieves any notes the analyst has provided, potentially from OneNote or a structured form. Once the data is compiled, it is sent to a large language model (LLM), such as Azure OpenAI, using a tailored prompt to generate a first-draft investment memo.

The output includes structured sections such as Company Overview, Financial Performance, Market Analysis, Risks, and Investment Recommendation. The agent then formats this content into a professional Word document template, complete with branding elements like logos and consistent styling.

Finally, the completed memo is either saved to SharePoint or sent directly to the analyst via Outlook or Teams for review and refinement. Throughout the process, all data remains within a secure environment—for example, using Azure OpenAI with a private endpoint—ensuring compliance with organizational data governance and privacy standards.

How to Build the Agent

Data Preparation

Identify required inputs:

- Financial metrics (e.g., revenue, EBITDA, growth rates)
- Company description (from website or internal database)
- Market statistics (manually entered or fetched)

Use a structured Excel template:

- Analyst fills in key figures and bullet points (e.g., strengths/weaknesses)
- External data (e.g., stock prices) can be pulled using Office Scripts
- Ensure data sources (Excel, Dataverse) are accessible and up to date

Power Automate Flow

Trigger: Manual (via Teams button or Power Apps interface)

Steps:

- Gather inputs from Excel using table/range actions
- Optional: Call APIs or connectors (e.g., Bing News Search, internal news sources)
- If no API is available, allow analysts to paste excerpts into Excel or SharePoint

Prompt Construction

Build a structured prompt for OpenAI, e.g.:

"You are a financial analyst assistant. Write a comprehensive investment memo for [Company Name]. Include: Company overview, financial performance, Market analysis, Investment thesis (pros/cons), Risks, and Recommendation. Use a formal, analytical tone and include quantitative insights."

Insert collected data into the prompt. Keep it concise to stay within token limits.

Optionally split into multiple calls:

- One for converting data to narrative bullets
- Another for formatting the final memo

Document Generation

Use Azure OpenAI to generate memo content

Format using Word Online (Business) connector:

- Populate a pre-designed Word template with placeholders or content controls
- Or insert structured markdown/text directly into a new document

Optional: Convert to PDF using "Convert HTML to PDF" or Word rendering

Output Delivery

Save the final memo to a SharePoint library (e.g., "Investment Memos")

Notify the analyst:

- Post a link in Teams
- Or send via Outlook with the memo attached

Analyst reviews and refines the draft

Optional enhancements:

- Add compliance checks or formatting validation (via a separate agent)
- Log data sources and timestamps for audit and traceability

Agent: Buy vs. Sell Agent

Agent Name: Trade Strategy Companion

Agent Description

Trade Strategy Companion is a versatile AI co-analyst designed to support both buy-side and sell-side finance professionals. It evaluates trade ideas and portfolio adjustments from either perspective, helping users make well-informed investment decisions.

- **For buy-side analysts** (e.g., at hedge funds or asset managers), the agent assesses whether to buy, hold, or sell a security by integrating internal research with real-time market data.
- **For sell-side analysts** (e.g., at investment banks), it assists in drafting analyst notes and investment recommendations by synthesizing key data points such as stock performance, valuation metrics, and relevant news.

In both roles, the agent delivers a clear, data-driven rationale for investment stances: Buy, Hold, or Sell, ensuring that all critical angles are considered. Whether you're pitching an idea or evaluating one, Trade Strategy Companion acts as a strategic partner in your decision-making process.

Tools Used

Microsoft Teams: Analysts can interact with the agent via chat or through a custom message extension for quick insights and recommendations.

Excel / Power BI: Used to access and analyze market data, including pricing, financial metrics, and custom dashboards.

Azure OpenAI: Powers natural language understanding and generation, enabling the agent to interpret analyst queries and draft high-quality recommendations.

Power Automate / Azure Logic Apps: Automates workflows such as fetching market data, triggering AI analysis, or routing outputs to the appropriate channels.

SharePoint: Serves as a repository for internal research reports, historical recommendations, and other reference materials.

Outlook: Delivers final recommendation reports or summaries directly via email to stakeholders.

Microsoft Planner / Tasks in Teams (optional): Suggests and tracks follow-up actions, such as “Schedule a call with company management” or “Review earnings report.”

Key Actions & Data Flow

The agent can be activated with a simple question in Microsoft Teams, such as: “Should we buy, hold, or sell Contoso Corp?” Once triggered, it pulls together relevant data from various sources.

This includes recent stock prices and trends (either through an API or from an Excel sheet), the firm’s current position and cost basis (if available from internal portfolio systems), recent news (via Bing News or an internal news database), and past analyst ratings or internal notes (e.g., from SharePoint).

After gathering this information, the agent uses an AI model to analyze the data and generate a recommendation. For example, it might respond with: “Recommendation: Hold. Rationale: Contoso’s stock has risen 20% in the last month, pushing its valuation to a P/E of ~30 compared to the industry average of 20.

While growth remains strong, a recent executive scandal introduces short-term risk. We suggest holding until there’s more clarity.” The tone of the output can adjust depending on the audience, more formal for external clients, and more direct for internal use. The agent can also handle follow-up questions like “What’s driving the recent stock move?” by referencing relevant news sources.

How to Build the Agent

Set Up Data Connections

Market Data:

- Option 1: Use an external API (e.g., Yahoo Finance, Alpha Vantage) via HTTP in Power Automate.
- Option 2 (M365-native): Maintain a daily-updated Excel file ("MarketData") using Power Query to pull stock stats from the web.
- Option 3: Use Power BI with live market data feeds.

Internal Holdings:

- Create a SharePoint list called "Our Holdings" with columns like:
  - Ticker
  - Shares Held
  - Cost Basis
  - Last Updated Price
- Ensure this list is regularly updated.

News Data:

- Use the Bing News Search connector (Azure Cognitive Services) in Power Automate.
- Pass in the company name or ticker to retrieve recent headlines.

Build the User Interface in Teams

Option A: Power Virtual Agents (PVA):

- Create a chatbot (e.g., "TradeAdvisor") in Teams.
- Allow users to ask natural language questions like "Buy or sell Contoso?"
- Use the full message as input to trigger a Power Automate flow.

Option B: Message Extension (Advanced):

- Build a custom Teams extension where users select a ticker and run analysis.
- Requires more development effort—best for advanced use cases.

Create the Analysis Flow (Copilot Studio)

The flow (triggered by Copilot Studio or manually) should:

(a) Lookup Internal Data:

- Filter the SharePoint "Our Holdings" list for the given ticker.
- Retrieve position, cost basis, and other relevant info.

(b) Get Market Data:

- Pull current price, 52-week high/low, P/E ratio, etc. from Excel or API.

(c) Fetch News:

- Use Bing News Search to get 1–3 recent headlines about the company.

(d) Compile Prompt for AI:

- Format all data into a structured prompt like:
    - You are an investment analyst. Here is the data:
        - Company: Contoso Corp (CTCO)
        - Current price: $100 (cost basis $80, shares held: 1000)
        - P/E: 30 (industry avg: 20)
        - News: CEO resigned; strong Q1 earnings
    - Question: Recommend buy, hold, or sell. Audience: internal/client.

(e) Call Azure OpenAI:

- Send the prompt to the model and receive a recommendation.

Present the Output

In Teams (via Copilot Studio):

- Return the AI's answer as a chatbot message.
- Highlight the recommendation (e.g., Buy, Hold, Sell) in bold.

In Channels or Groups:

- Use an Adaptive Card to display the summary neatly.

Optional Report:

- Generate a PDF or Word memo (if needed for formal reporting).

Logging:

- Store the question and AI response in a SharePoint list for audit/compliance.

Enable Feedback & Follow-Up

Users can ask follow-up questions like “Why hold?” or “What about earnings?”

PVA can:

- Maintain context (if supported), or
- Treat follow-ups as new questions with a narrower focus.

Compliance Tip:

- For client-facing use, route the output to a manager or tag it as “AI Draft” for review.

Agent: Due Diligence Assistant

Agent Name: Mergers & Acquisitions Due Diligence Analyzer

Agent Description

The M&A Due Diligence Analyzer is an AI-powered assistant designed to streamline the due diligence process during mergers, acquisitions, or investment evaluations. It rapidly reviews and analyzes large volumes of documents, including financial statements, legal agreements, customer records, and operational data, to surface key insights and potential red flags.

By automating the initial review phase, the agent highlights critical findings such as financial anomalies, compliance issues, outlier transactions, and unusual data patterns. This allows investment teams, auditors, and legal professionals to focus their attention on high-risk areas, accelerating decision-making and improving the accuracy of assessments.

Tools Used

SharePoint: Serves as the central repository for the data room, housing key documents such as financial reports, legal contracts, and operational records.

Microsoft Syntex (optional): Enhances document processing by automatically classifying files and extracting structured data (e.g., contract clauses, invoice line items), improving downstream analysis.

Power Automate: Orchestrates the end-to-end workflow by triggering document ingestion, classification, and analysis tasks across systems.

Azure OpenAI: Leverages large language models (LLMs) to summarize unstructured documents and flag potential issues, such as compliance risks or unusual patterns.

Excel / Power BI: Used for analyzing structured datasets (e.g., financials, customer lists) through formulas, pivot tables, and anomaly detection techniques.

Microsoft Teams: Acts as the user interface for interacting with the agent, enabling users to ask questions, receive updates, and collaborate in real time.

Power BI Dashboards (optional): Provides visual summaries of findings, trends, and flagged issues to support faster decision-making.

Key Actions & Data Flow

In a typical due diligence scenario, the agent operates within a data room environment containing dozens of documents, such as financial statements (P&L, balance sheets), tax filings, major contracts, HR records, and customer data.

The agent systematically processes each file type and generates tailored outputs:

- **Financial Statements:** Calculates key metrics and trends, such as revenue CAGR, gross margin shifts, or debt-to-equity ratios.
- **Contracts:** Extracts and flags critical clauses (e.g., change-of-control provisions, termination risks, or high-liability terms).
- **Customer Data:** Performs quick analyses like churn rates or revenue concentration (e.g., "Top 5 customers account for 50% of revenue—potential risk").

These insights are compiled into a structured due diligence report that highlights strengths, weaknesses, and areas requiring deeper investigation. Users can also interact with the agent through natural language queries (e.g., "Are there any red flags in the client contracts?"), and receive responses based on the parsed content.

Data Flow Overview:

1. **Document Ingestion:** Files are retrieved from SharePoint (ideally organized by category).
2. **Processing:** Each document is analyzed using the appropriate method—text summarization for narrative documents, data analysis for structured files.
3. **Aggregation:** Key findings are compiled into a centralized report or dashboard, with optional visualizations for faster review.

How to Build the Agent

Document Ingestion

Source: All relevant documents are uploaded to a SharePoint site (e.g., Deal DD – CompanyX), ideally organized into folders by category (e.g., Financials, Legal, Sales).

Approach: Use Power Automate to iterate through files using a "For Each" loop. You can:

- Build separate sub-flows for each document category, or
- Create a single flow that branches logic based on file type or folder.

Tip: Start with one category (e.g., Financials) to reduce complexity during initial development. You can expand to other categories later.

Financial Data Analysis

Excel Files: Use Power Automate to read tables or specific cell ranges. You may need to define named ranges or use scripts for dynamic extraction.

PDFs: Use **Azure Form Recognizer** (via AI Builder) to extract tables and key metrics. Alternatively, have an analyst pre-fill a standardized Excel summary with key financials.

Analysis: Once structured data is available:

- Compute financial ratios (e.g., revenue CAGR, debt-to-equity).
- Identify trends (e.g., declining margins, revenue spikes).
- Use **Power BI** or **Excel formulas** for anomaly detection or trend visualization.
- Optionally, feed structured data to **Azure OpenAI** for narrative summaries (e.g., "Revenue has grown steadily at 5% CAGR, below industry average of 10%.").

Document Summarization (Legal/Contracts)

AI Builder Document Intelligence can extract structured fields (e.g., expiration dates, clause types).

For unstructured contracts:

- Use Azure OpenAI to summarize and flag risks.

Example prompt:

- "Summarize this contract. Highlight any unusual clauses, high liabilities, or risks for a potential acquirer."
- Output might include:
  "Contract with XYZ Co. ($2M/year) includes a change-of-control termination clause. No indemnity cap noted. Expires 2027."

Aggregating Findings

As each document is processed, store findings in a SharePoint List or a structured variable.

Suggested schema:

- Category (e.g., Financials, Legal)
- Finding (e.g., "Revenue grew 5% annually, below industry average.")

After processing:

- Compile findings into a summary report (HTML table → PDF or email).
- Optionally, send all findings to Azure OpenAI to prioritize and categorize
- (e.g., "Top 5 risks", "Minor notes").

User Interaction

Comprehensive Report: Automatically generate a full report with all findings.

Interactive Queries: Deploy a Power Virtual Agent (PVA) bot (e.g., DueDiligenceBot) to allow users to:

- Ask questions like "Any issues in the client contracts?"
- Search the findings list or re-run analysis on specific documents.

Search Options:

- Use Microsoft Search or Syntex for indexing.
- Simpler option: Have the bot respond from the precompiled findings or link to relevant report sections.

Security & Compliance

- Ensure all data remains within the organization's Microsoft 365 tenant.
- Use Azure OpenAI (not public endpoints) for all AI processing.
- Restrict access to the data room and bot to authorized deal team members.
- Consider running the agent in a secure, isolated environment for sensitive deals.

Agent: 10-K and 10-Q Analyzer

Agent Name: Regulatory Filing Summarizer

Agent Description

The Financial Copilot is an intelligent compliance and research assistant designed to streamline the review of SEC filings, including 10-K annual reports and 10-Q quarterly reports. These documents often span hundreds of pages and contain critical insights into a company's financial performance, risk exposures, and operational strategies.

This agent automatically extracts and summarizes key sections, such as Risk Factors, Management's Discussion and Analysis (MD&A), and notable changes in financial statements. It enables financial analysts, auditors, legal professionals, and corporate teams to efficiently navigate complex filings, accelerate due diligence, and ensure consistency in regulatory disclosures.

Tools Used

SharePoint: Stores downloaded 10-K and 10-Q PDFs or integrates with the SEC's EDGAR system via API for real-time access to filings.

Azure Form Recognizer / Microsoft Syntex: Extracts structured and unstructured text from filings, including complex elements like tables and financial statements.

Azure OpenAI: Generates concise summaries for each section of the filing and answers user queries using natural language understanding.

Copilot Studio: Orchestrates the end-to-end workflow, from document ingestion to text extraction and summarization.

Power BI (optional): Visualizes key financial metrics, enabling trend analysis across quarters or years.

Microsoft Teams / Outlook: Delivers summaries and insights directly to users and supports interactive Q&A through familiar communication channels.

Key Actions & Data Flow

The agent operates by accepting a simple user prompt—such as a ticker symbol and report type (e.g., "Analyze Contoso 10-K 2024"). Based on system configuration, it either:

- **Retrieves the filing** directly from the SEC's EDGAR database (if internet access is enabled), or
- **Accesses a pre-downloaded version** stored in SharePoint.

Once the document is obtained, the agent:

1. **Parses the filing into logical sections**, including Risk Factors, MD&A, Financial Statements, Footnotes, and more.
2. Uses a **large language model (LLM)** to summarize each section, highlighting key insights. For example:
    a. A bullet-point summary of top risks
    b. Identification of newly added risks compared to a prior year's filing (if a comparison is provided)
3. **Extracts specific data points**, such as revenue over the past three years, from the financial statements.
4. **Generates a summary report** or answers targeted user questions based on the extracted content.
5. **Flags significant language changes** between filings, which may indicate new developments or emerging concerns.

This workflow enables fast, accurate analysis of complex regulatory documents, supporting use cases in financial analysis, compliance, legal review, and internal audit.

How to Build the Agent

Accessing SEC Filings

Manual Upload (M365-native approach): Users upload 10-K/10-Q PDFs to a designated SharePoint library (e.g., "SEC Filings"), using a consistent naming convention like Contoso_2024_Q1_10Q.pdf.

Automated Retrieval (optional): For more automation, integrate with the SEC's EDGAR system via API or bulk data feeds. This requires external connectivity and is outside the M365 boundary.

Triggering the Workflow: Use Power Automate to initiate processing when a new file is added to the SharePoint library.

Text Extraction / OCR

Preferred Method: Most filings are text-based PDFs. Use AI Builder's "Extract text from PDF" or Copilot Studios "Read PDF" action to extract content.

Handling Large Files: For lengthy documents, extract text in chunks (e.g., by page ranges) to avoid size or token limits.

Alternative: Microsoft Syntex can also be used, though basic extraction is often sufficient.

Section Identification

Anchor-Based Splitting: Use known section headers like:

- Item 1A. Risk Factors
- Item 7. Management's Discussion and Analysis
- Item 8. Financial Statements and Supplementary Data

Implementation:

- Use Power Automate expressions (e.g., IndexOf, Substring, or regex) to isolate sections.
- Alternatively, extract the full text and process one section at a time with OpenAI to avoid token limits.

Section Summarization

Prompt Examples:

- Risk Factors: "Summarize the following Risk Factors section of a 10-K in 5 bullet points, highlighting major risks."
- MD&A: "Summarize the MD&A section, focusing on financial performance drivers and notable changes."
- Financials: "Extract revenue and net income for the past 3 years and describe any trends."

Comparison Support: If two filings are provided, the agent can compare sections.

Summary Report Compilation

Structure:

- Header: Company name, report type, and year
- Sections:
    - Business Overview Highlights
    - Risk Factors Summary
    - Financial Highlights (with a small table and trend notes)
    - MD&A Highlights

Implementation: Store AI outputs in variables and assemble them into a formatted document or email.

Interactive Q&A (Optional)

User Queries: Users might ask, e.g., "Did Contoso mention any new litigation in this 10-K?"

Approach:

- Search relevant sections (e.g., Legal Proceedings) or summaries for keywords.
- Use OpenAI to generate a natural language response.

Advanced Option: Store full text in Azure Cognitive Search for retrieval-augmented generation (RAG), enabling more robust Q&A.

Output Delivery

Delivery Options:

- Email the summary to the requester
- Post to Microsoft Teams
- Save the summary next to the original file in SharePoint

Trigger Methods:

- File upload
- Power Automate button with ticker input
- Outlook add-in (for compliance teams)